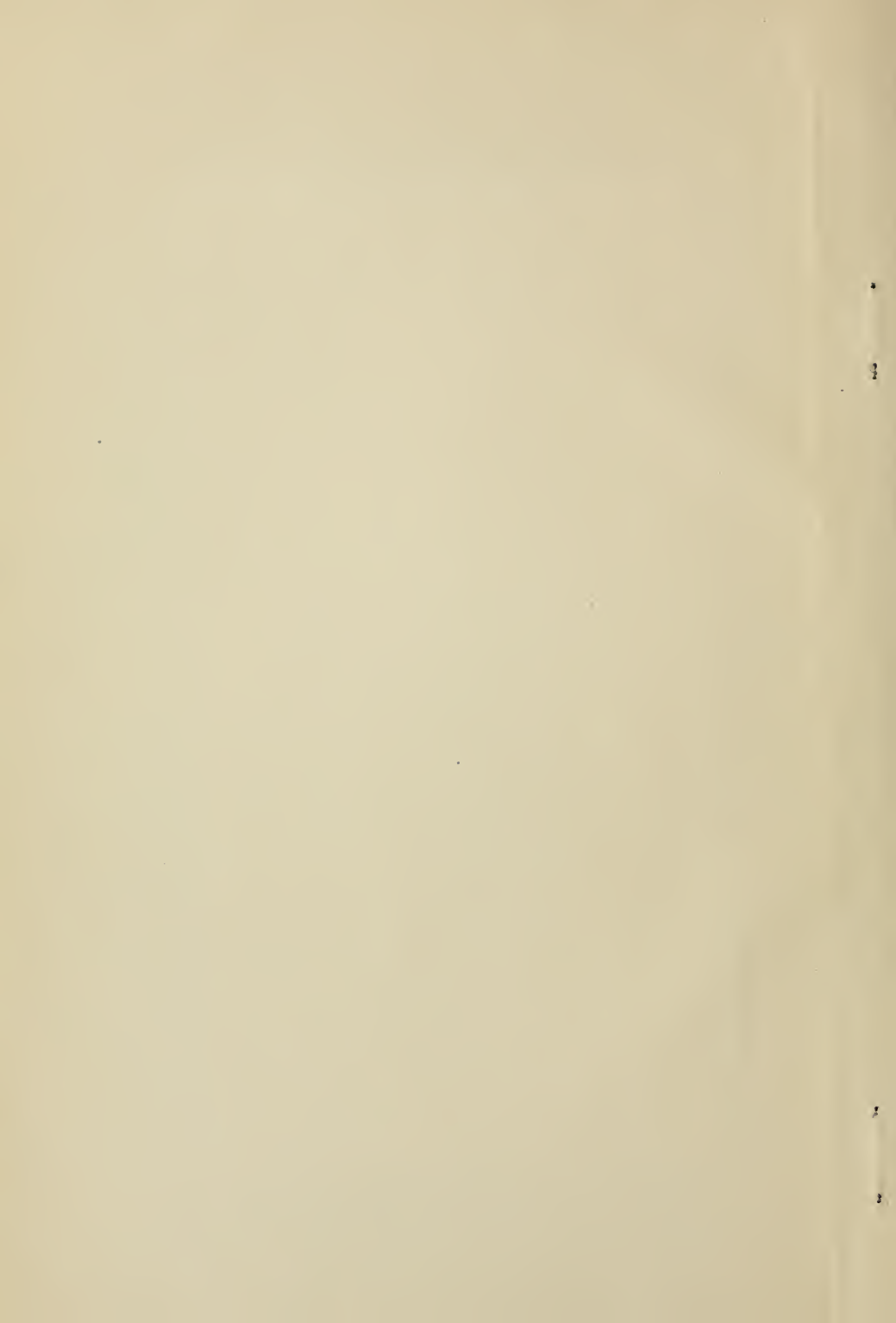



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HOUSING
AND
STANDARDS OF LIVING.

HOUSING AND STANDARDS OF LIVING.

During the year 1912, Mr. Schmidlapp became greatly interested in the question of Housing and Standards of Living. The Sanitary Improvement Co. of Washington seemed to him an excellent plan for operation and suitable to conditions in Cincinnati, as he desired to be of service to negro, as well as to white tenants. This company has cleared 5% interest on a large investment of capital which return Mr. Schmidlapp believes possible in Cincinnati. On this basis, forty-eight houses have been erected, each house having two apartments. Each apartment has bath and porch.

Norwood Group. Nine Houses.

Four apartments having four rooms and bath, \$3.75 per week.

Seven apartments having four rooms and bath, \$3.25 per week.

Seven apartments having three rooms and bath, \$2.25 per week.

Norwood Group. Fourteen houses.

Four apartments having four rooms and bath, \$4.00 per week.

Twelve apartments having four rooms and bath, \$3.50 per week.

Twelve apartments having three rooms and bath, \$2.75 per week.

This group provides cellar and laundry.

Oakley group. Nine houses.

Four apartments having four rooms and bath, \$15.00 per month.

Seven apartments having four rooms and bath, \$14.00 per month.

Seven apartments having three rooms and bath, \$12.50 per month.

Avondale group. Ten houses.

Four apartments having five rooms and bath, \$3.00 per week.

Eight apartments having four rooms and bath, \$2.50 per week.

Eight apartments having three rooms and bath, \$2.00 per week.

Walnut Hills Group. Six Houses (Negro Tenants.)

Eight apartments having three rooms and bath, \$1.75 per week.

Four apartments having four rooms and bath, \$2.25 per week.

331.83
Schmidlapp

The terms of rental are shown in the following lease:

LEASE.

The Union Savings Bank & Trust Co., as Agent for J. G. Schmidlapp Lessor, hereby owns receipt of Ten Dollars Deposit and Leases to Lessee, the following flat, No..... Street, if possession of the same can be surrendered by Lessor, for the period of One Week from and after the.....day of..... 19...., and agrees to consider this lease as renewed from week to week unless canceled as hereinafter provided, or unless default be made in the payment of the rent, or for gas used.

Lessee agrees to pay the sum of \$..... every two weeks in advance, as rent for the above premises: to pay for gas used in said premises, and to use said premises in accordance with the regulations on the back of this lease.

This lease may be cancelled at the end of any rental period by the lessor serving written notice upon the Lessee to vacate, or by the Lessee vacating the premises subject to said regulations.

In Witness Whereof, the Lessor and Lessee have signed this lease in duplicate, the day of

.....19.....

THE UNION SAVINGS BANK &
TRUST CO.

As Agent for J. G. Schmidlapp.

In presence of

By.....

.....
.....
.....
.....

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.....
.....

REGULATIONS.

Tenants must pay their rents promptly at Room 200 Union Trust Building, N. W. Cor. 4th and Walnut Sts., Cincinnati.

Tenants are required to deposit \$10.00 with The Union Savings Bank & Trust Co., when they take possession, as evidence of good faith, to be returned when they vacate with all rents paid.

Tenants must give two week's notice of intention to leave, or they will be held for two weeks' rent from the time of giving notice.

Tenants who have occupied the premises for a full year, will be allowed two weeks' free rental on application, provided they keep up all interior repairs on their flats.

Tenants are not permitted to take any roomers nor use gasoline stoves, or throw debris out of the windows. The first floor tenants are required to keep the yards and sidewalks around their flats in a clean and sanitary condition, and second floor tenants will be held responsible for keeping stairways clean and sanitary.

Tenants must keep all garbage in water tight metal cans.

No.....

Name... ..

Location

Date

RateWeek

Concerning a plan for enabling the tenant to purchase a house, Mr. Schmidlapp recently stated:*

"While working at the housing proposition I was invited to criticise an article written on housing for wage earners in Germany, where the effort was made to sell the house to the tenant. In the article referred to it was stated that money for such work was obtained at 3%, and that the tenant was asked to pay 2½% on the principal. I found that we could not meet these conditions here; that unless the investor could be shown a 5% return, it was useless to make an effort. The other objection was that wage earners in this country are not willing to create an indebtedness which is to run into the next generation.

*Paper read before the National Housing Association November, 1912.

I thought I could meet this advantage by offering to sell to the wage earner one-half of each of the houses above referred to, that is, two apartments, he at once becoming a landlord himself, allowing him to charge the prevailing rate to his tenant, thereby giving him this additional advantage. In this way it would be possible to offer a house of two apartments of three rooms and bath each, by the tenant paying \$100 down, and \$4.50 per week for ten years, the prevailing rent of each apartment being \$3.00 per week. Assuming, therefore, that our tenant has no misfortune with his tenant, besides the initial payment of \$100, he would have to pay \$1.50 per week, besides the up-keep, which we estimate at 80 cents per week.

Let me here state that I do not believe such a plan will in any way influence the wage scale, or do other than encourage a good standard of living, because under this plan he is not paying any more rental than he was heretofore.

Under similar plans the four room apartment would sell for \$200 down and \$5.50 per week. and the five room apartments for \$300 down and \$6.00 per week, the prevailing rents being, as I said before, about \$1 per room per week.

In order that you may understand fully the business condition of this, we find that to net 5% as a landlord, it is necessary in our city to get 10% on the initial cost. On this basis we figure 2% for depreciation, and 3% for taxes and expenses. Now, on the plan that I would outline, if I charge 12% per annum on the investment, the loan is paid off in eleven years with 5% interest. Psychologically, at least, I figured that the wage earner would feel a great deal of difference between eleven years and ten years, and in order to pay off the loan within this time I figured on weekly rental, allowing four weeks to the month, thereby getting thirteen payments instead of twelve, which as I said before, will pay off the loan in ten years. It therefore requires 25 cents per week for every \$100 of the loan.

We allow purchasers where they wish to pay any additional cash down, the same as we charge, namely, for every \$100. paid during the first year their rental is reduced 25 cents per week. For every \$92 paid during the second year, their rent is reduced 25 cents a week, and so on, reducing from year to year until the final payment is made.

We agree in case of death or other disability, to return the original payment, thereby saving the tenant any loss, as he has

merely paid rental during his occupancy. If this plan wanted to be carried any further, 10% on the cost, which I said before was necessary to net 5% to the investor, would pay off the loan in fourteen years with 5% interest.

In a study of the cost of these apartment houses, we find that the three room apartment costs $10\frac{1}{2}$ cents per cubic foot, or \$1.50 per square foot of floor space. The brick in the building cost about \$18, the bricklayer being paid 65 cents per hour. The plastering cost 28 cents per square yard, under a payment of 55 cents per hour by the plasterer. In the four room apartment the cubic foot cost is $9\frac{1}{2}$ cents, and the square foot cost \$1.40, while in the five room apartment this is reduced to 9 cents for the cubic foot contents, and \$1.30 for the square foot area.

To the cost of building I am adding 15 cents per square foot for the real estate, assuming that one-half the area is covered, which makes the cost in a two story building exactly this figure.

You must not overlook here that the additional expense to the tenant would be the up-keep of the house, and even this, which could be handled more economically by him because of the incentive of ownership, would be lower than the prevailing rents in Cincinnati for this kind of property, but the great advantage that I find in this plan above that of merely renting, is the educational gain for the tenant. By becoming a property holder there is developed in him a sense of independence and thrift, through which is a prospect of making him a better citizen.

Another study which we are making is that of building an apartment house in units. I have always favored building tenements without halls and some twenty years ago had erected under my supervision a four story tenement without halls, the first in Cincinnati, and the first that I knew of anywhere.

The proposed plan is done by erecting houses of four apartments, or four rooms and bath each, the next building being close enough so that the outside stairs will accommodate two apartments. This can be continued to any length, the rear and ends being an exact duplicate of the first building. We have advanced so far in this plan that we shall be able to rent an apartment of four rooms and bath for \$3 per week. If the tenant wishes to become a purchaser, we shall ask him in addition to pay \$100 down, and the same rental for ten years, besides the up-keep of the house, which would be about \$20 per annum. In this way he would be-

come the owner of his apartment by making an outlay of \$300., but do not overlook the fact that I am renting to him at \$1 a week under the prevailing rents."

While it is too early in the experiment to show practical results, or to make a complete financial statement, we feel that the need has been demonstrated and that we may be of service in giving further proof to the wisdom of policies inaugurated by other housing companies and possibly be able to advance additional policies. The Schmidlapp Bureau has had the direction of the Norwood groups and has found hearty co-operation on the part of the tenant. By systematic visits to the tenants, by consulting them concerning the few necessary rules for managing the houses, and by the stern enforcement of these requirements, we hope to develop a responsible class of tenants instead of the often irresponsible and irregular class. Two-thirds of the original tenants are still in possession.

CO-OPERATIVE CLUB.

One house—two apartments—was set aside for the purpose of providing a home for self-supporting girls. A Domestic Science teacher offered to direct the little household which was to be managed without service. Although a thorough canvas was made of the Norwood Industries before the club was opened and the need for such an opportunity was believed to be strongly evidenced by a number of applications for residences, only four of these applications materialized. Consequently, the club was not self-supporting its first winter. The house was furnished through the generosity of Mr. W. H. Alms, of The Alms and Doepke Company, and Mr. Schmidlapp, who also made the rental possible. The girls paid \$3.00 a week which covered the expense of rent, food and heat and they themselves cared for the house. At the end of the winter, they were enthusiastic over their experience declaring the quality of food to be greatly superior to that obtained in boarding houses where a much higher price was paid. They also enjoyed the household work, and one of the young women has asked us for the privilege of directing the club next winter. Whether or not the experiment will be worth a further trial, remains to be seen. We hope to enable the girl to provide herself through a small effort and quota of labor, with more comfortable living quarters, and with more wholesome, simple and nourishing food. Mr. Schmidlapp also hopes thus to interest them in household management, as his informal letter—published without his knowledge—indicates.

June 13, 1912.

To the Cooperative Club :

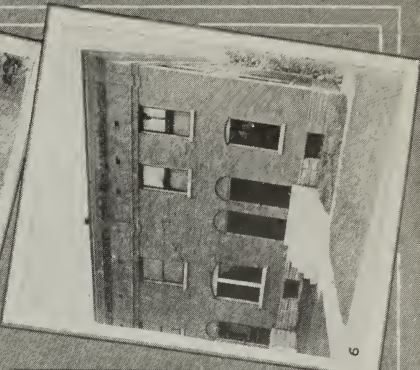
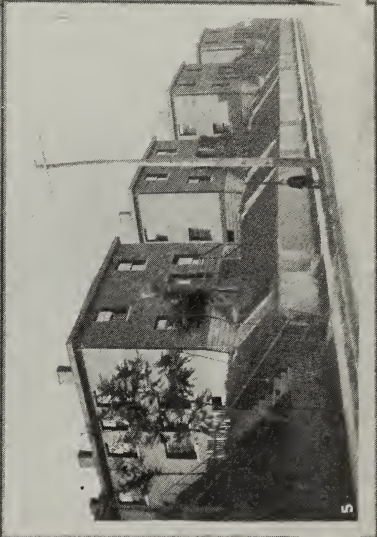
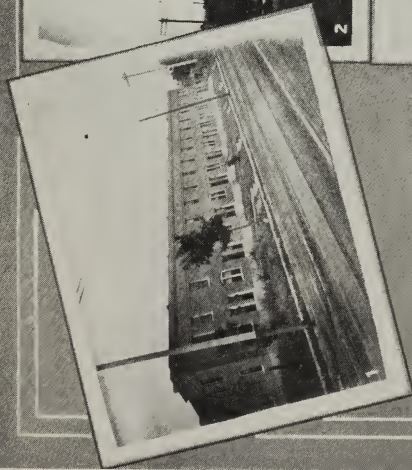
It was my hope that I should have the pleasure of addressing you in person, but the delay in getting the building ready has prevented it. I want, however, to impress upon you that this experiment, which can only become successful with your kind assistance, may be of great importance to the woman wage earner. While you, in your calling, are in a work that lasts at best only a few years, we want here to offer you an opportunity to become efficient in a work that you will carry with you all your life, and that is house-keeping and home-making.

Our object is to teach you how a house can be well and economically run. We want you to have wholesome food and to be happy while in the home of the Club, and unless we can get your assistance to help in this work we have little hopes of succeeding.

Be a little patient at the beginning, make such suggestions as you can to Mrs. Strong and Miss Reynolds, and if we meet with success, take to yourselves the credit of having assisted in the uplifting of woman. In this experiment you have nothing to lose, and all to gain, and all I ask of you is your hearty co-operation in the effort we are making.

This will also give you an insight into the much discussed question of the high cost of living, which many economists believe—and in which I agree—is still going higher as measured by the value of the dollar. We may, in our effort, also be able to show others that the expenses of the home may, by following intelligent lines, be materially reduced without sacrificing nutritious food and wholesome living.

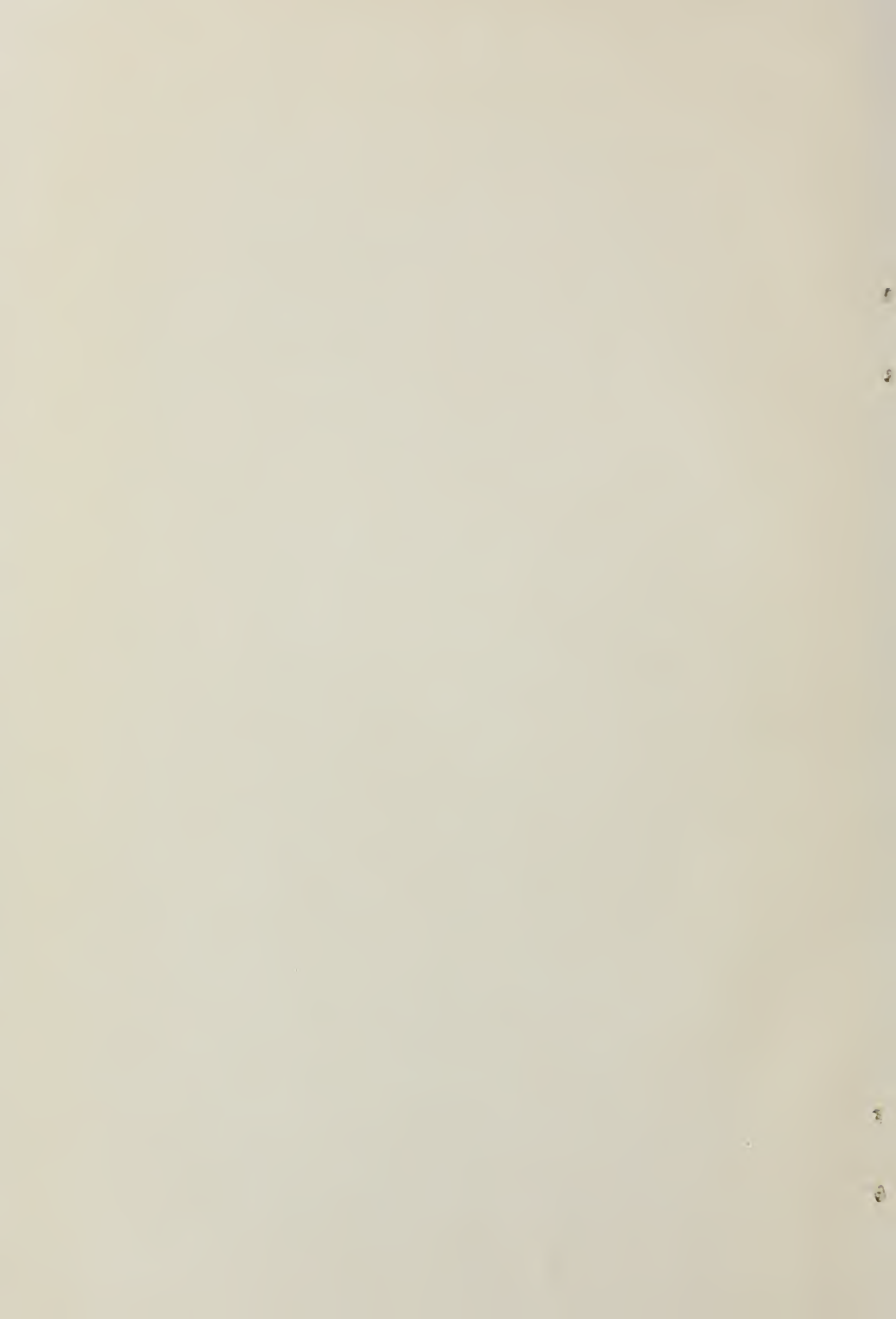
J. G. SCHMIDLAPP.



1—NORWOOD GROUP
4—WALNUT HILLS GROUP

2—2ND NORWOOD GROUP
3—AVONDALE GROUP

3—REAR OF NORWOOD GROUP
6—DETAIL OF NORWOOD GROUP



STATEMENT OF EMILIE B. SCHMIDLAPP DORMITORY

By J. G. Schmidlapp.

During the development of the housing and co-operative club plans, a study was made of the expense for food and service covering eleven years in the Emilie B. Schmidlapp Dormitory of the Cincinnati College of Music. The result proved of interest, and we believe of value. Under the able management of Miss Belle Fithian, who has been in charge of the household since its establishment, the student has been provided with good, wholesome food and a comfortable room for \$6.00 a week. The inserted table shows the cost of raw food per capita, during the period.

In connection with this study it is interesting to note the average retail prices of 23 food products in England. According to the Blue Book of 1913, making 1900 the index figure, the prices were:

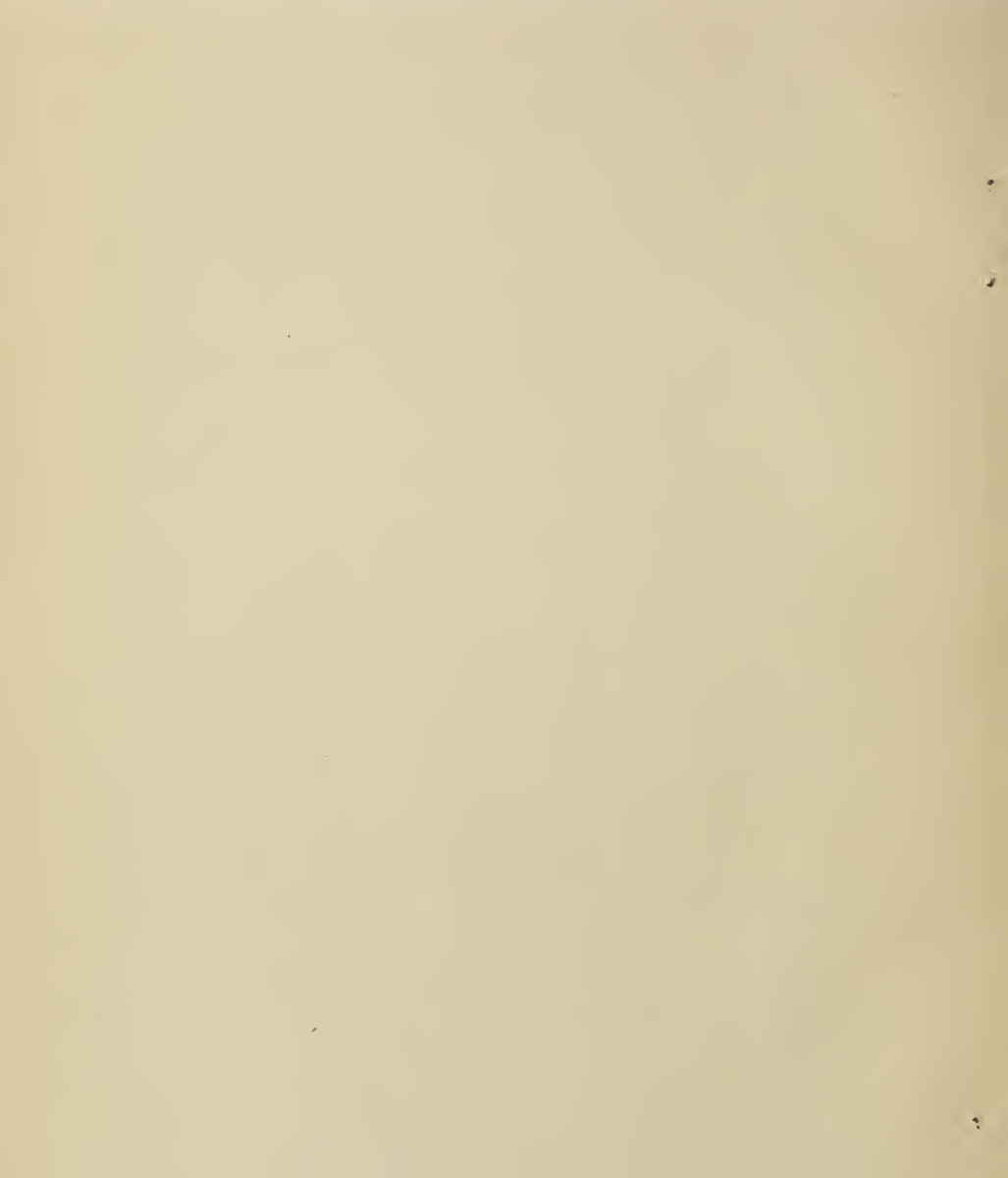
1902	1904	1906	1908	1910	1912
101.	102.4	102.	107.5	109.4	114.5

but going back, when the record has been kept in nine articles of food, viz.: Bread, flour, potatoes, beef, mutton, bacon, butter, tea, sugar, we find as compared to 1900: 1895 price 95; 1890, 106.03; 1885, 116.2; 1880, 142.3; 1877, 150.7. This study, therefore, at least as far as the wage-earner is concerned, would indicate, as Mr. Hill said, that it was the cost of high living that we were suffering from, much more than the high cost of living.

Our cost of domestic service we believe is based on a fair average of prices in Cincinnati. On our list we have six maids, one cook, with two assistants, one laundress and assistant. It is interesting to note that here is a service, without a Union, that has advanced more in proportion than that of any other wage-earner, for we must not overlook the fact that both food and rent are furnished.

WAGES OF DOMESTIC SERVICE IN THE DORMITORY

1902,	1903,	1904,	1905,	1906,	1907,	1908,	1909,	1910,	1911,	1912,
100%	106.38	112.76	121.27	129.78	129.78	129.78	134.04	140.42	153.18	153.9



SUPPLIES

Groceries.....
Meats Fish and Poultry.....
Marketing.
Dairy.....
Ice

Total

* For the compilation

† On account of change

NOTE.—While
expenses, including

COMPARATIVE STATEMENT OF SUPPLIES PER PERSON WEEK *

OF

THE EMILIE B. SCHMIDLAPP DORMITORY

FOR FISCAL YEAR 1902-3 to 1912-13 (INCLUSIVE)

SUPPLIES	1902-3 Amount	Per Person Per Week	1903-4 Amount	Per Person Per Week	1904-5 Amount	Per Person Per Week	1905-6 Amount	Per Person Per Week	1906-7 Amount	Per Person Per Week	1907-8 Amount	Per Person Per Week	1908-9 Amount	Per Person Per Week	1909-10 Amount	Per Person Per Week	1910-11 Amount	Per Person Per Week	1911-12 Amount	Per Person Per Week	1912 Amount	Per Person Per Week
Groceries.....	1280.53	.5417	1124.61	.4757	1122.17	.4309	924.43	.3722	1091.66	.4325	973.92	.3921	993.22	.4132	961.74	.3935	1270.88	.4735	1422.69	.4787	1295.44	.4338
Meats Fish and Poultry	1317.03	.5571	1238.22	.5238	1565.41	.6012	1374.80	.5535	1482.77	.5875	1446.48	.5823	1279.49	.5322	1284.31	.5255	1457.84	.5432	1639.85	.5517	1890.84	.6332
Marketing.....	515.52	.2181	475.32	.2011	555.25	.2132	509.51	.2051	517.99	.2052	599.16	.2412	567.07	.2359	599.05	.2451	795.66	.2964	791.70	.2664	739.21	.2476
Dairy.....	862.60	.3649	780.21	.3300	808.74	.3106	759.64	.3058	844.45	.3346	838.93	.3377	602.16	.2505	483.92	.1980	601.62	.2242	645.19	.2171	747.33	.2503
Ice.....			64.20	.0272	83.90	.0322	93.46	.0376	108.47	.0430	99.88	.0402	77.16	.0321	48.81	.0200	78.09	.0291	106.98	.0360	98.69	.0331
Total	\$3975.68	1.6818	\$3682.56	1.5578	\$4135.47	1.5881	\$3661.84	1.4742	\$4045.34	1.6028	\$3958.37	1.5935	\$3519.10	1.4639	\$3377.83†	1.3821	\$4204.09	1.5664	\$4606.41	1.5499	\$4771.51	1.5980

Average for 11 years, \$1.551, per week per person.

* For the compiling of this table, we are indebted to the Auditing Department of The Fleischmann Company.

† On account of change in bookkeeping should be averaged with 1910-11.

NOTE.—While the cost of raw food *per person* is \$1.55 per week, *per student* it is \$2.13 per week; service cost equals that of food cost; the balance of the \$6.00 is absorbed by general expenses, including light, heat, inside repairs and miscellaneous expenses.

While economies in food have been practiced, we believe they have not in any way lowered the standard for a nutritious menu, a week's record of which is as follows:

SUNDAY

BREAKFAST

Meat Balls
Cinnamon Cake
Jelly
Coffee

DINNER

Creamed Tomato Soup
Roast Spring Lamb
Sweet Potatoes-Lima Beans
Cucumbers
Fresh Peach Ice Cream
Caramel Cake

SUPPER!

Cold Meat
German Fried Potatoes
Tomatoes with Mayonnaise
Ice Cream
Cake

MONDAY

Bacon
Biscuit
Jelly
Coffee

Rice Soup
Roast Lamb
Potatoes-Corn
Tomatoes (sliced)
Apple Pie

Beef Loaf
Escalloped Potatoes
Tomatoes
Jelly
Stewed Pears-Cookies

TUESDAY

Creamed Turkey on Toast
Biscuit
Jelly
Coffee

Tomato Soup
Baked Ham
Sweet Potatoes-Creamed Wax Beans
Cold Slaw
Sliced Peaches
Cake

Cold Ham
Potatoes
Tomatoes (Sliced)
Fresh Bread-Jelly
Stewed Pears
Cookies

WEDNESDAY

Pickled Pork
Hot Rolls
Syrup
Coffee

Vegetable Soup
Roast Beef
Baked Potatoes-Corn
Cucumbers
Sherbet-Cake

Cold Beef
Potatoes
Tomatoes
Peaches
Cookies

THURSDAY

Pickled Pork, Fried
Cinnamon Bread
Jelly
Tea-Coffee or Cocoa

Vegetable Soup
Baked Ham
Sweet Potatoes-Corn
Sliced Tomatoes
French Dressing
Apple Pie
Tea

Creamed Veal in Cups
German Fried Potatoes
Sliced Tomatoes
Peaches-Cup Cakes
Iced Tea
Jelly

FRIDAY

Fried Liver
Biscuit
Jelly
Coffee-Tea

Milk Soup with Croutons
Boiled Cod
with Mayonnaise
Mashed Potatoes-Lima Beans
Sliced Cucumbers
Water Melon

Spanish Steak with
Browned Sauce
Baked Potatoes
Tomatoes
Peaches-Cookies
Iced Tea
Jelly

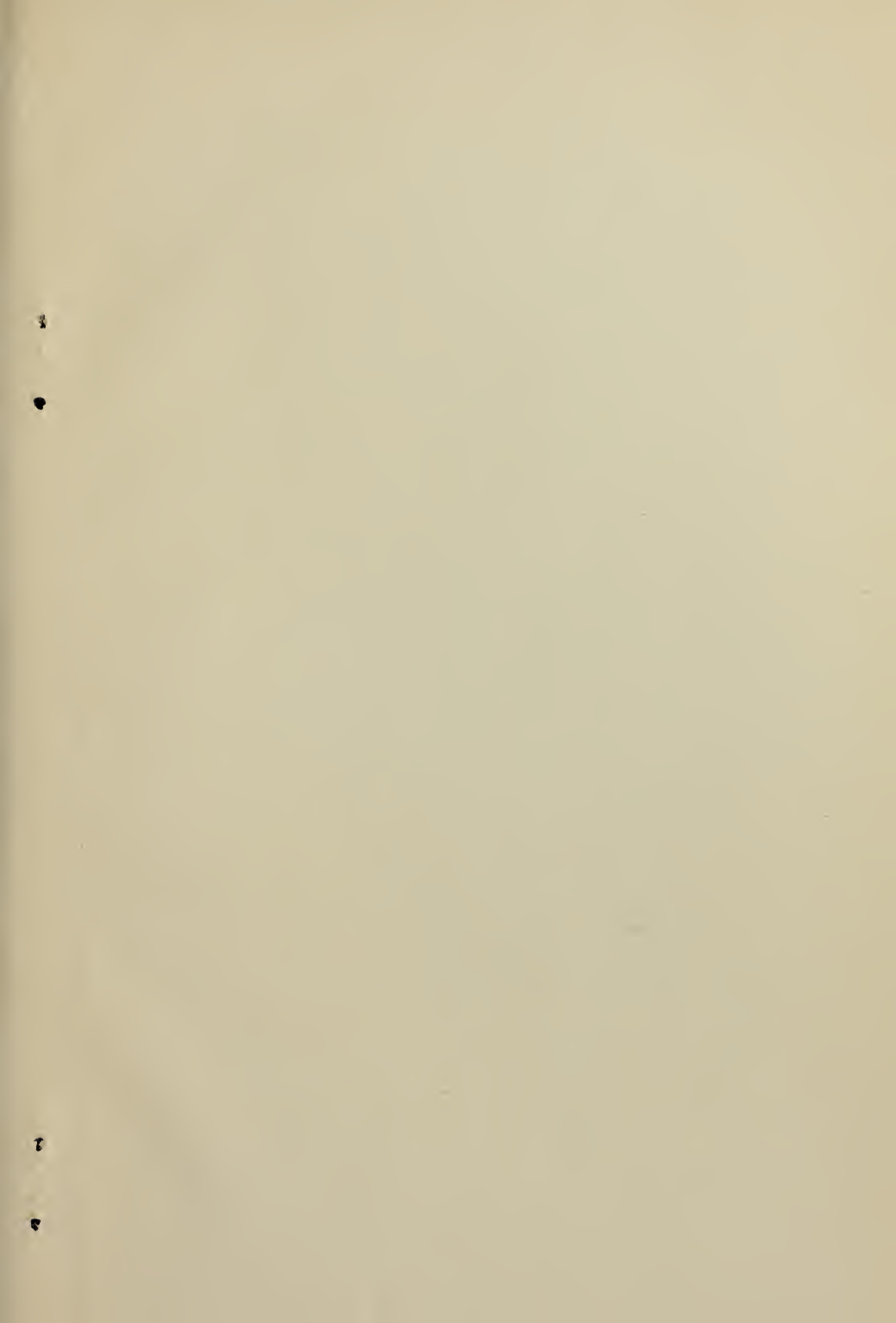
SATURDAY

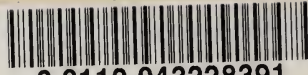
Fish Balls
Hot Rolls
Jelly
Coffee-Tea

Vegetable Soup
Roast Beef
Mashed Potatoes-Corn
Tomatoes
French Dressing
Cantaloupe

Veal Loaf
Escalloped Potatoes
Sliced Tomatoes
Jelly
Stewed Plums
Caramel Cake
Iced Tea







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